

## WHAT IS CLAIMED:

1. A system for providing a contractor risk assessment score (CRAS), comprising:  
A memory for storing data,  
A computer coupled to said memory and  
A program in execution by said computer,  
said program comprising a formula comparing variables predictive of a performance of a contractor.
2. The system of claim 1, wherein the formula is  
$$\text{CRAS} = [\epsilon(A_i) / \epsilon(M_i) * 100]$$
where  $A_i$ =Assigned score on variable  $i$ ; and  $M_i$  = maximum score on variable  $i$ .
3. The system of claim 2, wherein the contractor is a construction contractor.
4. The system of claim 3, wherein the formula determines a sum of assigned scores on said variables.
5. The system of claim 4, wherein the variables comprise a payment history value based on payments by the contractor and a credit history value of the contractor.
6. The system of claim 5, wherein the variables further comprise a value for an amount owed in debt by the contractor.

7. The system of claim 5, wherein the variables further comprise at least one predefined criterion selected from the group consisting of: a Risk Assessment metric having changed by at least a predetermined amount and a length of time since a transmitted alert.
8. The system of claim 5, wherein the variables further comprise at least one predefined criterion selected from the group consisting of: length-of-license, Cumulative-total-of-engagements, number-of-Notice-of-completions, Number-of-terminations, Current-engagements, Insurance-held divided by Total-value-of-engagement, Company-structure, number-of-employees, years-in-trade, number-of-liens, Number-of-banks-used, Terminations divided by Years-in-trade, Terminations divided by Total-Engagements, Delays divided by Total-Engagements, Number-of-Tax-Liens , Age-of-Contractor, License-Type, License-Status, Repeat Business-with-Bank, Average-size-of-Engagement, Judgments, and Judgments-satisfied.
9. The system of claim 1, further comprising a score history report. The Score History Report is a report generated on a unique desired variable such as months. The software can generated a report based on the months of a predefined time span.
10. The system of claim 1, wherein the formula generates a score using multivariate methods to produce a coefficient for an external variable and the coefficient represents the contribution the external variable to the CRAS.
11. A method for providing a contactor risk assessment score (CRAS), comprising:

storing data in a memory coupled to a computer  
executing a program by said computer,  
said program comprising a formula comparing variables predictive of a performance of a contractor.

12. The method of claim 11, wherein the formula is

$$\text{CRAS} = [\epsilon(A_i) / \epsilon(M_i) * 100]$$

where  $A_i$ =Assigned score on variable  $i$ ; and  $M_i$  = maximum score on variable  $i$ .

13. The method of claim 12, wherein the contractor is a construction contractor.

14. The method of claim 13, wherein the formula determines a sum of assigned scores on said variables.

15. The method of claim 14, wherein the variables comprise a payment history value based on payments by the contractor and a credit history value of the contractor.

16. The method of claim 15, wherein the variables further comprise a value for an amount owed in debt by the contractor.

17. The method of claim 15, wherein the variables further comprise at least one predefined criterion selected from the group consisting of: a Risk Assessment metric having changed by at least a predetermined amount and a length of time since a transmitted alert.

18. The method of claim 15, wherein the variables further comprise at least one predefined criterion selected from the group consisting of: length-of-license, Cumulative-total-of-engagements, number-of-Notice-of-completions, Number-of-terminations, Current-engagements, Insurance-held divided by Total-value-of-engagement, Company-structure, number-of-employees, years-in-trade, number-of-liens, Number-of-banks-used, Terminations divided by Years-in-trade, Terminations divided by Total-Engagements, Delays divided by Total-Engagements, Number-of-Tax-Liens , Age-of-Contractor, License-Type, License-Status, Repeat Business-with-Bank, Average-size-of-Engagement, Judgments, and Judgments-satisfied.
19. The method of claim 11, further comprising generating a score history report.
20. The method of claim 11, wherein the formula generates a score using multivariate methods to produce a coefficient for an external variable and the coefficient represents the contribution the external variable to the CRAS.
21. The method of claim 11, further comprising examining external variables for cross-correlation against one another to validate the external variables.
22. The method of claim 21, further comprising associating at least one individual external variable with an individual contractor's records based on a data key associated with at least one external data source.

23. The method of claim 11, further comprising dividing the data into a relational data set for developing the score for refining and validating the data.